

Debtor 1 MICHAEL P. DUBERGDebtor 2 DENISE L. DUBERG
(Spouse, if filing)United States Bankruptcy Court for the: Western District of Pennsylvania

(State)

Case Number: 13-10111TPA

Form 4100N

Notice of Final Cure Payment

10/15

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage Information

Name of creditor: WILMINGTON SAVINGS FUND SOCIETY FSB Court claim no. (if known): 7

Last 4 digits of any number you use to identify the debtor's account 7 6 1 3

Property Address: 1938 BROOKSBORO DR
ERIE PA 16510

Part 2: Cure Amount**Total cure disbursements made by the trustee:****Amount**

a. Allowed prepetition arrearage:	(a) \$ <u>10,662.52</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>10,662.52</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>10,662.52</u>

Part 3: Postpetition Mortgage Payment

Check one

☒ Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$747.91The next postpetition payment is due on 3 / 1 / 2018
MM / DD / YYYY☐ Mortgage is paid directly by the debtor(s).

Debtor 1 MICHAEL P. DUBERG
Name

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Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

X/s/ Ronda J. Winnecour
Signature

Date 03/09/2018

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **MICHAEL P. DUBERG**
Name

Case number (if known) **13-10111TPA**

Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE ARR. (Part 2 (b))</u>				
10/25/2013	0865141	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	57.74
11/22/2013	0869224	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	214.30
01/28/2014	0877266	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	55.54
04/25/2014	0889535	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	297.72
05/28/2014	0893669	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	116.28
06/25/2014	0897733	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	170.34
07/24/2014	0901832	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	170.30
08/26/2014	0905929	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	170.27
09/29/2014	0909979	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	669.95
10/29/2014	0914145	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	170.03
11/24/2014	0918172	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	170.15
12/22/2014	0922830	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	170.10
01/27/2015	0926798	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	170.07
02/24/2015	0930989	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	669.17
03/26/2015	0935007	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	169.99
04/24/2015	0939153	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	169.95
05/26/2015	0943321	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	169.91
06/23/2015	0950600	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	177.10
07/28/2015	0954761	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	177.08
08/26/2015	0958760	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	127.13
09/28/2015	0962633	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	77.21
10/26/2015	0966699	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	576.93
11/24/2015	0970857	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	81.29
12/22/2015	0974801	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	81.28
01/26/2016	0978872	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	81.26
02/24/2016	0982779	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	576.34
03/28/2016	0986850	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	81.21
04/22/2016	0991001	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	85.32
05/11/2016	0978872	WILMINGTON SAVINGS FUND SOCIETY F	CANCELLED CHECK TO CREDITOR/PRINC	-81.26
05/11/2016	0991274	WILMINGTON SAVINGS FUND SOCIETY F	PREWRITTEN CHECK TO CREDITOR/PRIN	81.26
05/24/2016	0994958	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	85.30
06/27/2016	1003724	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	85.26
07/26/2016	1007677	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	85.25
08/26/2016	1011739	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	581.59
09/27/2016	1015670	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	85.20
10/26/2016	1019146	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	75.91
11/21/2016	1022373	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	75.88
12/21/2016	1025730	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	75.86
01/27/2017	1029251	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	569.98
02/24/2017	1032602	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	78.92
03/28/2017	1036053	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	78.90
04/21/2017	1039284	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	75.77
05/25/2017	1042611	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	75.75
06/27/2017	1046008	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	75.73
07/25/2017	1049288	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	75.71
08/25/2017	1052644	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	575.98
08/30/2017		WILMINGTON SAVINGS FUND SOCIETY F	REALLOCATION OF PRINCIPAL	209.08
09/26/2017	1055986	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	168.95
10/25/2017	1059325	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	160.86
11/21/2017	1062546	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	191.67
12/21/2017	1065907	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	241.72
01/25/2018	1069169	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	706.77
02/23/2018	1072335	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	322.52
				<u>10,662.52</u>

MORTGAGE REGULAR PAYMENT (Part 3)

08/27/2013	0856864	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	4,617.26
09/26/2013	0861029	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	1,196.74
10/25/2013	0865141	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	646.00
11/22/2013	0869224	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	646.00
12/23/2013	0873239	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	646.00
01/28/2014	0877266	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	1,344.62
02/25/2014	0881447	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	588.56

Debtor 1

MICHAEL P. DUBERG
Name

Case number (if known) **13-10111TPA**

Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u>				
03/25/2014	0885478	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	936.61
04/25/2014	0889535	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	1,108.53
05/28/2014	0893669	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	833.36
06/25/2014	0897733	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	833.36
07/24/2014	0901832	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	833.36
08/26/2014	0905929	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	833.36
09/29/2014	0909979	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	833.36
10/29/2014	0914145	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	833.36
11/24/2014	0918172	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	833.36
12/22/2014	0922830	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	833.36
01/27/2015	0926798	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	833.36
02/24/2015	0930989	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	833.36
03/26/2015	0935007	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	833.36
04/24/2015	0939153	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	833.36
05/26/2015	0943321	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	833.36
06/23/2015	0950600	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	833.36
07/28/2015	0954761	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	833.36
08/26/2015	0958760	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	833.36
09/28/2015	0962633	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	833.36
10/26/2015	0966699	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	833.36
11/24/2015	0970857	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	833.36
12/22/2015	0974801	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	833.36
01/26/2016	0978872	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	833.36
02/24/2016	0982779	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	833.36
03/28/2016	0986850	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	833.36
04/22/2016	0991001	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	833.36
05/11/2016	0978872	WILMINGTON SAVINGS FUND SOCIETY F	CANCELLED CHECK TO CREDITOR/CONT	-833.36
05/11/2016	0991274	WILMINGTON SAVINGS FUND SOCIETY F	PREWRITTEN CHECK TO CREDITOR/CON	833.36
05/24/2016	0994958	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	833.36
06/27/2016	1003724	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	833.36
07/26/2016	1007677	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	833.36
08/26/2016	1011739	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	833.36
09/27/2016	1015670	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	833.36
10/26/2016	1019146	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	833.36
11/21/2016	1022373	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	833.36
12/21/2016	1025730	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	833.36
01/27/2017	1029251	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	833.36
02/24/2017	1032602	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	833.36
03/28/2017	1036053	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	833.36
04/21/2017	1039284	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	833.36
05/25/2017	1042611	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	833.36
06/27/2017	1046008	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	833.36
07/25/2017	1049288	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	833.36
08/25/2017	1052644	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	833.36
08/30/2017		WILMINGTON SAVINGS FUND SOCIETY F	REALLOCATION OF CONTINUING DEBT	-209.08
09/26/2017	1055986	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	728.82
10/25/2017	1059325	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	728.82
11/21/2017	1062546	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	728.82
12/21/2017	1065907	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	728.82
01/25/2018	1069169	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	728.82
02/23/2018	1072335	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	160.54
				<u>48,660.28</u>

CERTIFICATE OF SERVICE

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

MICHAEL P. DUBERG
DENISE L. DUBERG
1938 BROOKSBORO DRIVE
ERIE, PA 16510

STEPHEN H HUTZELMAN ESQ
SHAPIRA HUTZELMAN ET AL
305 W 6TH ST
ERIE, PA 16507

WILMINGTON SAVINGS FUND SOCIETY FSB D/B/A CHRISTIANA TRUST - TRUSTEE BCAT 2014 -9TT
C/O SHELLPOINT MORTGAGE SVCNG
PO BOX 10826
GREENVILLE, SC 29603-0826

JAMES C WARMBRODT ESQ
KML LAW GROUP PC
701 MARKET ST STE 5000
PHILADELPHIA, PA 19106

3/9/18

/s/ Renee Ward

Administrative Assistant
Office of the Chapter 13 Trustee